Certificate Number: 15317-PAE-DE-034278113

Bankruptcy Case Number: 15-13843



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 25, 2020, at 8:04 o'clock PM PDT, Denise Gamoneda completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 25, 2020 By: /s/Glenn Crisostomo

Name: Glenn Crisostomo

Title: Counselor

